

**United States Bankruptcy Court**

Western District of Missouri

Case No. 10-41655-abf7

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher James Ralston  
11036 North Locust  
Kansas City, MO 64155

Angela Marie Ralston  
aka Angela Marie James, aka Angela Marie  
Vick  
11036 North Locust  
Kansas City, MO 64155

Social Security / Individual Taxpayer ID No.:

xxx-xx-1587

xxx-xx-5254

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/28/10

Arthur B. Federman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Image Certificate of Service Page 3 of 3

## CERTIFICATE OF NOTICE

District/off: 0866-4  
Case: 10-41655

User: anstines  
Form ID: bl8

Page 1 of 1  
Total Noticed: 25

Date Rcvd: Jul 29, 2010

The following entities were noticed by first class mail on Jul 31, 2010.

db/jdb +Christopher James Ralston, Angela Marie Ralston, 11036 North Locust,  
Kansas City, MO 64155-1306

13436084 +AIS Services LLC, 50 California Street, Suite 1500, San Francisco CA 94111-4619  
13436086 +BFI (Allied Waste), 3150 North 7th Street, Kansas City KS 66115-1104  
13436085 +Beneficial, PO Box 3425, Buffalo NY 14240-3425  
13436087 +Cameron Community Hospital, 1600 East Evergreen, Cameron MO 64429-2400  
13436088 +Cash Country, 313 NE Vivian Road, Kansas City MO 64118-4510  
13436089 +Century Tel, % Robinson Reagon and You, 260 Cumberland Ben, Nashville TN 37228-1804  
13436091 +Chicago Auto Acceptance, PO Box 474, Blue Springs MO 64013-0474  
13436090 +Chicago Auto Acceptance, PO Box 165431, Kansas City MO 64116-5431  
13436092 City of Kansas City Missouri, Revenue Division, 414 East 12th Street,  
Kansas City MO 64106-2786

13436093 +Heartland Health, 802 North Riverside, Saint Joseph MO 64507-2502  
13436094 +Hudson & Keyse, 382 Blackbrook Road, Painesville OH 44077-1294  
13436095 KCI, PO Box 14765, Shawnee Mission KS 66285-4765  
13436096 +NW Financial Services, 3620 Frederick Avenue, Saint Joseph MO 64506-3016  
13436099 +Phoenix Urology of St. Joseph, % NW Financial Services, 3620 Frederick Avenue,  
Saint Joseph MO 64506-3016

13436100 +Radiology Specialists of St. Joseph, PO Box 6456, Saint Joseph MO 64506-0456  
13436102 +Saint Luke's Northland, 5830 NW Barry Road, Kansas City MO 64154-2778  
13436103 Saint Lukes health System, PO BOX 803998, Kansas City MO 64180-3998  
13436106 Security Finance Corp., P.O. Box 811, Spartanburg SC 29304-0811

The following entities were noticed by electronic transmission on Jul 29, 2010.

smg E-mail/Text: ecfnotices@dor.mo.gov Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475

13540611 EDI: RECOVERYCORP.COM Jul 29 2010 17:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13436104 EDI: SECFIN.COM Jul 29 2010 17:13:00 Security Finance, 7080 N Oak Trfwy,  
Kansas City MO 64118-0000

13436107 +E-mail/PDF: bk@worldacceptance.com Jul 29 2010 23:32:13 World Finance,  
2905 South Belt Highway, Saint Joseph MO 64503-1587

13436108 +E-mail/PDF: bk@worldacceptance.com Jul 29 2010 23:32:13 World Finance Company, PO Box 6429,  
Greenville SC 29606-6429

13436109 +E-mail/PDF: bk@worldacceptance.com Jul 29 2010 23:32:13 World Finance Corp,  
5710 NE Antioch Road, Kansas City MO 64119-2020

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13436101 Ruthann Solomon  
cr\* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13436097\* +NW Financial Services, 3620 Frederick Avenue, Saint Joseph MO 64506-3016  
13436098\* +NW Financial Services, 3620 Frederick Avenue, Saint Joseph MO 64506-3016  
13436105\* ++SECURITY FINANCE CENTRAL BANKRUPTCY, P O BOX 1893, SPARTANBURG SC 29304-1893  
(address filed with court: Security Finance, 7080 N Oak Trfwy, Kansas City MO 64118-0000)

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2010

Signature:

